

AMENDMENT OF THE ABSTRACT:

Please delete the previous Abstract of Disclosure, and add the new Abstract as follows:  
as follows:

ABSTRACT OF DISCLOSURE

--A computer-implemented method of reducing risk in foreign exchange payment-based transactions between financial market participants, wherein the risk filter routine: automatically generates an available balance for the counterparty based upon the at least one user-supplied risk parameter, payments made by the account holder, and payments received by the account holder; automatically accesses the first instruction stored in the payment queue; and automatically determines whether to selectively reject payment authorized by the first instruction based upon the available balance; wherein the risk filter routine automatically rejects payment authorized by the first instruction in the event that the amount of payment authorized by the first instruction exceeds the available balance; and wherein the risk filter routine automatically returns the first instruction to the payment queue for later re-evaluation.--